

Please pass this information on to any persons that may be eligible for this coverage. Links can be found below to the website that contains the application for enrollment and other plan documents.

The Montana Affordable Care Plan (MAC Plan)

On March 23, 2010, President Obama signed the Patient Protection & Affordable Care Act (P.L. 111-148) into law. The Act contains a provision (Sec. 1101) for a new federal high risk health insurance pool program to be established within 90 days (the "Federal Pool"). In Montana, this plan is called the MAC Plan. The Montana Comprehensive Health Association (MCHA) will be offering this health benefit plan.

MCHA will begin accepting applications for this new option on July 1, 2010. The first date that coverage can be effective is August 1, 2010. Please keep in mind that applications received on the 1st through the 15th of the month may have an effective date of the first of the following month. Applications received the 16th through 31st may have an effective date of the 15th of the following month.

To qualify, an individual must be a **citizen or national** of the United States, or lawfully present, must be a **Montana resident**, must **have a preexisting medical condition** and **must have been uninsured for at least 6 months** before applying for the federal program.

Enrollment in the federal MAC Plan is limited and on a first-come basis.

The federal MAC Plan is funded by the premiums paid by insureds and funding authorized by the federal government. If the federal funding is exhausted, insureds may move to an MCHA traditional plan of the insured's choice. The insured will need to pay the full MCHA premium for that coverage.

How to Apply: Applicants must complete the MCHA Traditional Plan/Federal High Risk Pool Application. Applicants will need to provide documentation of citizenship, Montana residency, and proof of a pre-existing condition or two denials or offers of coverage which excludes benefits for a pre-existing condition. Please see the application for the full requirements for making application.

The first month's premium and all documentation should be submitted with the completed application. If you would like assistance with the application process, you may contact any licensed Montana insurance agent.

Montana Affordable Care Application and related documents, please click link below:

<http://www.mthealth.org/>